<u>S/N 10/050,752</u> <u>PATENT</u>

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Sean Brennan

Examiner: Michael Simitoski

Serial No.:

10/050,752

Group Art Unit: 2434

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Customer No.: 21186

Confirmation No.: 7828

Title:

SYSTEM AND METHOD FOR ACCOMPLISHING TWO-FACTOR USER

AUTHENTICATION USING THE INTERNET

## AMENDMENT & RESPONSE UNDER 37 C.F.R. § 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action mailed October 24, 2008, please amend the application as follows: